



P.O. Box 15284
Wilmington, DE 19850

SPANISH ENGLEWOOD
7TH DAY ADVENTIST
50 WERIMUS RD
WOODCLIFF LAKE, NJ 07677-8226

BANK OF AMERICA
Preferred Rewards
For Business

Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Relationship Banking Preferred Rewards for Bus Platinum Honors

for October 1, 2022 to October 31, 2022

Account number: [REDACTED] 0018

SPANISH ENGLEWOOD 7TH DAY ADVENTIST

Account summary

Beginning balance on October 1, 2022	\$137,446.32
Deposits and other credits	18,737.00
Withdrawals and other debits	-491.48
Checks	-73,300.00
Service fees	-0.00
Ending balance on October 31, 2022	\$82,391.84

of deposits/credits: 7

of withdrawals/debits: 9

of items-previous cycle¹: 24

of days in cycle: 31

Average ledger balance: \$84,355.54

¹Includes checks paid, deposited items and other debits

Plaintiff's Ex. 98

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

SPANISH ENGLEWOOD | Account # [REDACTED] 0018 | October 1, 2022 to October 31, 2022

Deposits and other credits

Date	Description	Amount
10/06/22	ADVENTISTGIVING DES:AG DEPOSIT ID:ANBBEN INDN:NUEVO AMANECER SPANISH CO ID:1203164300 PPD	811.00
10/07/22	Deposit	3,672.00
10/11/22	Deposit	3,553.00
10/20/22	ADVENTISTGIVING DES:AG DEPOSIT ID:ANBBEN INDN:NUEVO AMANECER SPANISH CO ID:1203164300 PPD	2,548.00
10/21/22	Deposit	2,270.00
10/24/22	Deposit	1,931.00
10/31/22	Deposit	3,952.00
Total deposits and other credits		\$18,737.00

Withdrawals and other debits

Date	Description	Amount
10/07/22	Adjustment/Correction Of Posted Item	-2.00
10/17/22	VERIZON DES:PAYMENTREC ID:5554395840001 INDN:JOHANNES CHRIST CO ID:9783397101 WEB	-85.79
10/17/22	VEOLIA WATER NEW DES:WATER BILL ID:10002170358230 INDN:HACKENSACK SPANISH SDA CO ID:7973470100 CCD	-50.49
10/19/22	VEOLIA WATER NEW DES:WATER BILL ID:10008046675762 INDN:HACKENSACK SPANISH SDA CO ID:7973470100 CCD	-32.16
10/21/22	Zelle Transfer Conf# f2x80kxz1; Grajales, Alexis	-74.89
10/25/22	PUBLIC SERVICE DES:PSEG ID:007248752606 INDN:SPANISH ENGLEWOOD CO ID:4221212800 PPD	-246.15
Total withdrawals and other debits		-\$491.48

Checks

Date	Check #	Amount
10/05/22	2392	-70,000.00
10/28/22	2393	-900.00

Date	Check #	Amount
10/28/22	2394	-2,400.00

Total checks **-\$73,300.00**

Total # of checks **3**

Service fees

The Monthly Fee on your primary Business Advantage Relationship Banking account was waived for the statement period ending 09/30/22. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ✓ \$15,000+ combined average monthly balance in linked business accounts has been met
- ✓ Become a member of Preferred Rewards for Business has been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Daily ledger balances

Date	Balance (\$)
10/01	137,446.32
10/05	67,446.32
10/06	68,257.32
10/07	71,927.32
10/11	75,480.32

Date	Balance(\$)
10/17	75,344.04
10/19	75,311.88
10/20	77,859.88
10/21	80,054.99

Date	Balance (\$)
10/24	81,985.99
10/25	81,739.84
10/28	78,439.84
10/31	82,391.84



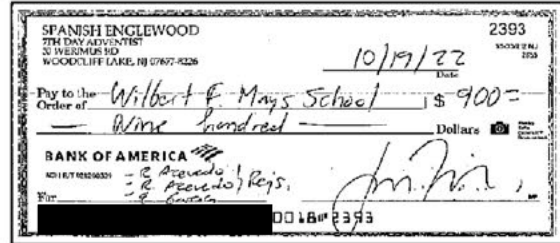
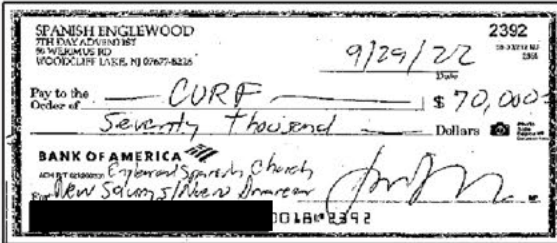
SPANISH ENGLEWOOD | Account # [REDACTED] 0018 | October 1, 2022 to October 31, 2022

Check images

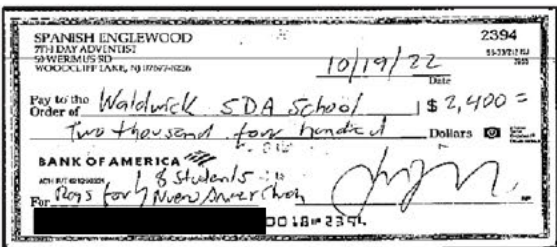
Account number: [REDACTED] 0018

Check number: 2392 | Amount: \$70,000.00

Check number: 2393 | Amount: \$900.00



Check number: 2394 | Amount: \$2,400.00



Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Beginning November 12, some annual safe deposit box rental fees will change.

If you have a safe deposit box with a fee change, the new price will appear on your next annual invoice due on or after December 17. As a reminder, you can set up automatic payments from a Bank of America checking or savings account to receive a 15% discount (up to \$70) on your safe deposit box rent.



P.O. Box 15284
Wilmington, DE 19850

SPANISH ENGLEWOOD
7TH DAY ADVENTIST
148 BAYSIDE DR
ATLANTIC HIGHLANDS, NJ 07716-1709

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Your Business Advantage Relationship Banking Preferred Rewards for Bus Platinum Honors

for November 1, 2022 to November 30, 2022

Account number: [REDACTED] 0018

SPANISH ENGLEWOOD 7TH DAY ADVENTIST

Account summary

Beginning balance on November 1, 2022	\$82,391.84
Deposits and other credits	15,530.00
Withdrawals and other debits	-711.22
Checks	-26,731.90
Service fees	-0.00
Ending balance on November 30, 2022	\$70,478.72

of deposits/credits: 6

of withdrawals/debits: 12

of items-previous cycle¹: 37

of days in cycle: 30

Average ledger balance: \$70,618.57

¹Includes checks paid, deposited items and other debits



Important information about a trending payment scam

- **We will never** call and ask you to send money using Zelle® to yourself or anyone else.
- **We will never** contact you via phone or text to ask for a security code.
- If anyone reaches out to you and asks you to send money or provide a code, it is likely a scam. Bank of America will not do this.

Learn more about trending scams at bofa.com/helpprotectyourself

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

SSM-08-22-0187.B | 4956677

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Your checking account

SPANISH ENGLEWOOD | Account # [REDACTED] 0018 | November 1, 2022 to November 30, 2022

Deposits and other credits

Date	Description	Amount
11/04/22	ADVENTISTGIVING DES:AG DEPOSIT ID:ANBBEN INDN:NUEVO AMANECER SPANISH CO ID:1203164300 PPD	826.00
11/07/22	Deposit	4,468.00
11/14/22	Deposit	3,130.00
11/22/22	ADVENTISTGIVING DES:AG DEPOSIT ID:ANBBEN INDN:NUEVO AMANECER SPANISH CO ID:1203164300 PPD	2,166.00
11/25/22	Deposit	2,466.00
11/30/22	Deposit	2,474.00

Total deposits and other credits **\$15,530.00**

Withdrawals and other debits

Date	Description	Amount
11/15/22	VERIZON DES:PAYMENTREC ID:5554395840001 INDN:JOHANNES CHRIST CO ID:9783397101 WEB	-85.79
11/18/22	Zelle Transfer Conf# moju50st3; Grajales, Alexis	-260.00
11/21/22	VEOLIA WATER NEW DES:WATER BILL ID:10002170358230 INDN:HACKENSACK SPANISH SDA CO ID:7973470100 CCD	-49.73
11/21/22	VEOLIA WATER NEW DES:WATER BILL ID:10008046675762 INDN:HACKENSACK SPANISH SDA CO ID:7973470100 CCD	-34.82
11/23/22	PUBLIC SERVICE DES:PSEG ID:007248752606 INDN:SPANISH ENGLEWOOD CO ID:4221212800 PPD	-280.88

Total withdrawals and other debits **-\$711.22**

Take your security to the next level



Check your security meter level and watch it rise as you take action to help protect against fraud.

See it in the Mobile Banking app and Online Banking.

Scan this code or visit bofa.com/SecurityCenter to learn more.

When you use the QRC feature certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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Checks

Date	Check #	Amount
11/09/22	2395	-12,176.00
11/09/22	2396	-12,536.90
11/14/22	2397	-640.00
11/28/22	2400*	-499.00

Date	Check #	Amount
11/21/22	2401	-280.00
11/21/22	2402	-200.00
11/21/22	2403	-400.00

Total checks **-\$26,731.90**
Total # of checks **7**

* There is a gap in sequential check numbers

Service fees

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Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
11/01	82,391.84	11/15	65,377.15	11/23	66,037.72
11/04	83,217.84	11/18	65,117.15	11/25	68,503.72
11/07	87,685.84	11/21	64,152.60	11/28	68,004.72
11/09	62,972.94	11/22	66,318.60	11/30	70,478.72
11/14	65,462.94				



SPANISH ENGLEWOOD | Account # [REDACTED] 0018 | November 1, 2022 to November 30, 2022

Check images

Account number: [REDACTED] 0018

Check number: 2395 | Amount: \$12,176.00

Check number: 2396 | Amount: \$12,536.90

Check number: 2397 | Amount: \$640.00

Check number: 2400 | Amount: \$499.00

Check number: 2401 | Amount: \$280.00

Check number: 2402 | Amount: \$200.00

Check number: 2403 | Amount: \$400.00

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